EXHIBIT 5



Sent via email to heather@bfwlegal.com

November 20, 2023

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RE: ARAG Case No. 3107432-003; Michael Fitzgerald v. Rhonda McNae, U.S. District Court Southern District of Florida, Miami Division, Case No. 1:22-cv-22171-JEM

Dear Alaina Fotiu-Wojtowicz:

On July 28, 2022, you entered into a Fee Agreement – Hourly Rate ("Agreement") with ARAG to provide legal services to Rhonda McNae in the above-referenced legal matter.

Item 8 of the Agreement states, "Either party may terminate this Agreement effective immediately for any reason or no reason at any time providing written notice to the other party." Effective immediately, ARAG hereby elects to enforce said provision of the Agreement terminating ARAG's obligation to pay your legal fees for Rhonda McNae in connection with ARAG Case No. 3107432-003.

ARAG will pay for legal services provided until December 1, 2023, or until withdrawal of representation is complete, whichever is earlier.

Respectfully,

ARAG Legal Department